15 JAN 2 2005

NEVADA FINANCIAL DISCLOSURE STATEMENT

SECRETARY OF STATE

(Attach additional sheets if necessary.)

NAME Joanna (Judy) Ruggia	UD LEN	GTH OF RESIDE	NCE IN NEVADA	9 yrs	
MAILING ADDRESS 2580 Becaumon ProCITY, STATE, ZIP Reso, NV 89523	LEN LEN	GTH OF RESIDE	NCE IN DISTRICT	WHERE REGI	STERED TO
TELEPHONE 775-747-7252	VOT	t <u> </u>	1 NRS 281.571(1)(a)	
				,	
List all public offices for which this financial disclosu	ure statement is	required (NRS 2	81.571, Subsection ANNUAL all elected and	n 1(g)): CANDIDATE (no later than	APPOINTMENT to fit unexpired term
			appointed public officers (no later than Jan. 15	the 10 th day after the last day to qualify as a candidate)	of an elected or appointed public officer (within 30-days)
Public Office	Annual Compensation	Term or Date Appointed	each year) NRS 281.559(1)(b)	NRS 281.561(1)(u)	NRS 281.559(1)(e)
WCSO Trustee	\$ 4.000	1/1/05	281.581(1)(b)		П
	\$				
	- ¥				
	. 3		Ш	ليا	
Dental Practice					Self Household Member
					989
List each creditor to whom you or a member of your or deed of trust on real property which is not require wehicle for personal use was retained by seller]. [NRS	d to be listed be	low, and (2) de	ore (except (1) of bt for which a s	lebt secured ecurity inter	by mortgage est in a motor
		. ,,			Self Household Member
Nevada State Bank	<u>L</u>				
MBNA					
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(3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4					

a class of stock or security represe [NRS 281.571, Subsection 1(f)]:		Self Househ
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tate or an adjacent state (NRS 281.)	eficial interest; (2) the fair market value of wt 571, Subsection 1(c)]: : Location	Particular Use
none		
,,,,,,		
ist the identity of donor and value luring the preceding taxable year onsanguinity or affinity; and (2) ce ccasion if the donor does not have		egate value of \$200 from a donor o is related to you within the third degree of
ist the identity of donor and value uring the preceding taxable year onsanguinity or affinity; and (2) ce ccasion if the donor does not have	e of each gift received in excess of an aggre [except (1) a gift received from a person wheremonial gifts received for a birthday, wedding	egate value of \$200 from a donor o is related to you within the third degree of
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ist the identity of donor and value uring the preceding taxable year on consanguinity or affinity; and (2) ce ccasion if the donor does not have	e of each gift received in excess of an aggre [except (1) a gift received from a person wheremonial gifts received for a birthday, wedding a substantial interest in your legislative, adn	egate value of \$200 from a donor o is related to you within the third degree of ng, anniversary, holiday or other ceremonial ninistrative, or political action]
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ist the identity of donor and value luring the preceding taxable year lonsanguinity or affinity; and (2) ce ccasion if the donor does not have NRS 281.571, Subsection 1(e)]:	e of each gift received in excess of an aggre [except (1) a gift received from a person who remonial gifts received for a birthday, wedding a substantial interest in your legislative, adnoted	egate value of \$200 from a donor o is related to you within the third degree of ng, anniversary, holiday or other ceremonial ninistrative, or political action Value of Gift S S S LETE.

Revised 8/28/2003